

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

: CHAPTER 13

Terrence L. Howard

:

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: CASE NO.

Debtor

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CERTIFICATION OF NO PAYMENT ADVICES
pursuant to 11 U.S.C. § 521(a)(1)(B)(iv)

I, Terrence L. Howard hereby certify that within sixty (60) days before the date of filing the above-captioned bankruptcy petition, I did not receive payment advices (e.g. "pay stubs"), as contemplated by 11 U.S.C. § 521(a)(1)(B)(iv), **from any source of employment**. I further certify that I received no payment advices during that period because:

 I have been unable to work due to a disability throughout the sixty (60) days immediately preceding the date of the above-captioned petition.

 X I have received no regular income other than Uber and Lyft income payments throughout the sixty (60) days immediately preceding the date of the above-captioned petition.

 My sole source of regular employment income throughout the sixty (60) days immediately preceding the date of the above-captioned petition has been through self-employment and/or sub-contract work from which I do not receive evidence of wages or a salary at fixed intervals.

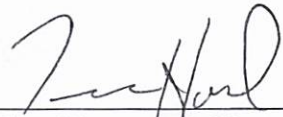
 I have been unemployed throughout the sixty (60) days immediately preceding the date of the above-captioned petition.

 I did not receive payment advices due to factors other than those listed above. I am unemployed

I certify under penalty of perjury that the information provided in this certification is true and correct to the best of my knowledge and belief.

Dated: May 21, 2025

X


Debtor Terrence L. Howard